

Walter O'Cheskey  
 Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 WICHITA FALLS DIVISION

IN RE:

GREGORY LEE ROGERS  
 CHRISTINA DIANE ROGERS

CASE NO: 13-70088-HDH-13  
 HEARING DATE: 12/18/2013  
 HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
012 0 U	AFNI	\$168.00	013 0 U	DEBRA WALKER PA	\$200.00
014 0 U	DIANNE COOPER MD	\$1.00	015 0 U	DR BRETT MAY	\$1.00
016 0 U	DR CLIFFORD SIMMANG	\$1.00	017 0 U	ENHANCED RECOVERY CORP	\$1,159.00
018 0 U	EXECUTIVE SERVICES	\$6,846.00	019 0 U	EXECUTIVE SERVICES	\$2,394.00
020 0 U	EXECUTIVE SERVICES	\$50.00	021 0 U	KTX EMERGENCY PHYSICIANS	\$0.00
022 0 U	MONTEREY COLLECTIONS	\$1,111.00	023 0 U	NCO FIN-99	\$295.00
024 0 U	PHILLIP STEPHAN MD	\$1.00	025 0 U	PROFESSIONAL FINANCE C	\$670.00
028 0 U	TITANIUM EMERGENCY GROUP	\$0.00	029 0 U	UNITED REGIONAL HEALTH CARE SYSTEMS	\$30,000.00

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b><u>SECURED CREDITORS</u></b>							
008 0	TEXOMA COMMUNITY CREDIT UNION	MORTGAGE ARREARS THRU 3-2013	\$8,813.45	\$64,881.00	6.75%	60	\$215.31 PAID BY TRUSTEE
Claim term is extended from 48 to 60 months. See Trustee's Modification below.							
009 0	TEXOMA COMMUNITY CREDIT UNION	2007 DODGE CHARGER, 1997 Z71	\$8,135.39	\$18,800.00	6.00%	60	\$180.83 PAID BY TRUSTEE
Claim term is extended from 48 to 60 months. See Trustee's Modification below.							
010 0	IOWA PARK ISD & CITY	2013 PROPERTY TAXES/ 103 HOPE LN	\$1,312.00	\$1,647.75			PD DIRECT BY DEBTOR
011 0	TEXOMA COMMUNITY CREDIT UNION	DIRECT PMTS BEGIN 4-2013/103 HOPE LNE	\$62,646.67	\$64,881.00			PD DIRECT BY DEBTOR
040 0 *	WICHITA COUNTY	2013 PROPERTY TAXES - 1103 HOPE LANE	\$338.00	\$1,647.75			PD DIRECT BY DEBTOR

Not provided for in confirmed plan. See Trustee's Modification below.

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
026 0 U	SUN LOAN LOAN	\$476.00	027 0 U	TEXAS GUARANTEED STUDENT LOAN CORP STUDENT LOAN	\$5,331.84
037 0 U *	KELL WEST REGIONAL HOSPITAL MEDICAL SERVICES Not provided for in confirmed plan.	\$3,626.20	038 0 U *	KELL WEST REGIONAL HOSPITAL MEDICAL SERVICES Not provided for in confirmed plan.	\$9,919.61

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s) Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Wichita County's \$338.00 secured claim for 2013 property taxes, clerk's claim #6, shall be valued for \$1,647.75 and paid directly by debtors. The claim term for all secured creditors has been extended from 48 to 60 monhts. Beginning 4/11/2013 debtor shall make 9 payments of \$427.00. Beginning 1/11/2014 debtor shall make 51 payments of \$441.00; for a total plan contribution of \$26,334.00.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 12/18/2013 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 10/30/2013

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AFNI ATTENTION: BANKRUPTCY 1310 MARTIN LUTHER KING DR BLOOMINGTON IL 61701  
CHRISTINA DIANE ROGERS 103 HOPE LN IOWA PARK TX 76367  
CITY OF IPISD WICHITA CO C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307  
DAVISON RUGELEY, LLP 900 EIGHT ST STE 1102 PO DRAWER 99 WICHITA FALLS TX 76307  
DEBRA WALKER PA 2301 MIDWESTERN PARKWAY #104A WICHITA FALLS TX 76308  
DIANNE COOPER MD 5 EUREKA CIR WICHITA FALLS TX 76308  
DR BRETT MAY 2945 SW PARKWAY WICHITA FALLS TX 76308  
DR CLIFFORD SIMMANG 1600 W COLLEGE ST STE 400 GRAPEVINE TX 76051  
ENHANCED RECOVERY CORP ATTN CLIENT SERVICES 8014 BAYBERRY RD JACKSONVILLE FL 32256  
EXECUTIVE SERVICES PO BOX 2248 WICHITA FALLS TX 76307  
GREGORY LEE ROGERS & CHRISTINA DIANE ROGERS 103 HOPE LANE IOWA PARK TX 76367  
HANK RUGELEY 900 EIGHTH STREET SUITE 1102 PO BOX 99 WICHITA FALLS TX 76307  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
IOWA PARK ISD & CITY PO BOX 428 IOWA PARK TX 76367  
KELL WEST REGIONAL HOSPITAL 5420 KELL WEST BLVD WICHITA FALLS TX 76310  
KELL WEST REGIONAL HOSPITAL 5420 KELL WEST BLVD WICHITA FALLS TX 76310  
KELL WEST REGIONAL HOSPITAL 5420 WEST BLVD WICHITA FALLS TX 76310  
KTX EMERGENCY PHYSICIANS PO BOX 98596 LAS VEGAS NV 89193  
MONTEREY COLLECTIONS 4095 AVENIDA DELA PLATA OCEANSIDE CA 92056  
NCO FIN-99 PO BOX 15636 WILMINGTON DE 19850  
PHILLIP STEPHAN MD 4327 BARNETT WICHITA FALLS TX 76310  
PROFESSIONAL FINANCE C 5754 W 11TH ST STE 100 GREELEY CO 80634  
SUN LOAN 3146 H 5TH ST WICHITA FALLS TX 76301  
SUN LOAN COMPANY 3146 5TH WICHITA FALLS TX 76301  
TEXAS GUAR STUDENT LOANS TG/ATTN BANKRUPTCY DEPARTMENT PO BOX 659602 SAN ANTONIO TX 78265  
TEXAS GUARANTEED STUDENT LOAN CORP PO BOX 659602 SAN ANTONIO TX 78265  
TEXAS GUARANTEED STUDENT LOAN CORP PO BOX 83100 ROUND ROCK TX 78683  
TEXOMA COMMUNITY CREDIT UNION 3800 SHEPPARD ACCESS RD WICHITA FALLS TX 76306  
TEXOMA COMMUNITY CREDIT UNION PO BOX 1320 WICHITA FALLS TX 76307  
TITANIUM EMERGENCY GROUP PO BOX 3407 EMERGENCY ROOM PHYSICIANS WICHITA FALLS TX 76301  
UNITED REGIONAL HEALTH CARE SYSTEMS 1600 11TH STREET WICHITA FALLS TX 76301  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307